

A frugal life

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Thesis: Three extreme types of penny-pinchers are the frequent couponer, the frugal shopper, and the freegan. Do you have more the month left after all your money is gone? For most people shopping is an ingrained and unavoidable way of life. We work, we spend, we trash and we buy again. It's a cycle that seems all but impossible avoid in today's society. TS: For decades, shoppers clipped coupons from newspaper circulars and magazines Using coupons is one way that the frequent couponer tries to get more for their money.

PS: There are many online sites that you can go to and clip and print free coupons. Coupon. com is just one of the many online companies that offer free printable coupons and digital mobile coupons. SSCouponing gradually declined as grocers started loyalty-card programs that compensated repeat shoppers with discounts. But during the recession in the past few years, the number of coupons redeemed rose 27%, from 2. 6 billion to 3. 3 billion in 2008, says Inmar Inc. , a coupon-processing agency. SS: It was estimated by Coupons. om that approximately half of the redeemed coupons in the United States originated from weekly supplements in Sunday papers. PS: Sunday newspapers have traditionally been the dominant distribution method for coupons. It was estimated by Coupons. com that approximately half of the redeemed coupons in the United States originated from weekly supplements in Sunday papers. SS: It is always a good idea to match coupons with a stores sale prices. This way the couponers can get more bang for their buck. SS: The frequent couponers also will go to the stores that double the manufacture coupon up to 50 cents off.

Another good practice is to use one coupon multiple times usually up to four items on one coupon. SSSherri Jones of Calvert City, Ky. , says,” I try not to abuse these discounts. Recently, Ms. Jones, 36, took 50-cent coupons for meat seasonings to a number of supermarkets that were doubling the coupons' value. Because the seasonings were already on sale for \$1 each, Ms. Jones got them for nothing. CS: This practice will save a little money at stores. A little here and a little there will add up to big savings over time. TS: Frugal living is a little more intense way of watching where dollars go.

PS: A frugal person will never pay retail prices on absolutely anything. They will always shop around for best deals either by looking through clearance bins or by looking through thrift shops. SS: Living a frugal life calls for a lifestyle change and a conscious awareness of spending and saving. Living on a tight budget and listening for “ Old Abe to scream” is not for the faint of heart. SS: Extreme Couponing is a thrilling sport that combines savvy shopping skills with couponing in an attempt to buy to most groceries as possible while spending as little money as possible.

PS: Another way the frugal person will save their hard earned money is to make and use homemade products like laundry detergent, and household cleaners. It does require certain know-how to make items for the home. SS: Frugal living is a great way to be easier on the environment by reusing as many things as possible. If someone needed a vase for flowers, which their kids picked from the neighbor's yard, they could use a glass jar for the vase. SS: It does require certain know-how to make items for the home CS: it hobby time consuming

TS: The word freegan is a combination of " free" -- as in it is free because you found it in a dumpster -- and " vegan," Vegans are people who avoid products from animal sources or products tested on animals. Not all freegans are strict vegetarians. Although some would rather eat found meat; dairy and eggs than let good food and items go to waste. The freegan attempts to spend as little money as possible by scavenging instead of buying products. Freegans rescue furniture, clothes, household items and even food thrown away by others. PS: They repair what they already own.

By fixing what is broken, freegans reduce the need to buy another product. Freegans often darn their socks, or only buy secondhand clothing to reduce the consumerism. They also find brand new clothing behind stores in the trashcans. SS: They often barter their services for an item that they want or need. Just like Jim, who needed a tune-up on his lawnmower and asked the local lawnmower repair shop owner if he could trade mowing the shops grass for a month in return for his tune-up. The shop owner agreed. No money ever exchanged hands. SS: Freegans believe that housing is a right, not a privilege.

They are mad that people freeze to death out on the streets while landlords, banks, and cities keep buildings boarded up and vacant. Freegan squatters are people who live in abandoned buildings, rent-free. PS: Freegans or “ dumpster divers” believe that one man’s trash is another man’s treasure. SS: Most freegans practice urban foraging in large cities, such as New York City, with its density and wealth, where there is good food and it is plentiful. Freegans look for food in trash bins behind large restaurants, grocery stores, even schools.

Dedicated freegans usually establish a routine by going to a set of dumpsters they visit weekly or even daily. Many learn when trash goes out and when dumpsters are unattended SS: Stores throw out large amounts of visually damaged goods like bruised fruit or crushed boxes. They also discard products that have reached their sell-by-date. Although sell-by dates provide a general idea of when food will go bad, they are not safety dates. Trash from grocery stores and restaurants is also different from that of the average residential trash because stores usually bag discarded food separately from other trash.

CS: Although freeganism likely has roots in the hobo subculture from the Great Depression. It's not too surprising that people would eventually find a way to forage as a way of personal subsistence. Freeganism has spread around the world. They sometimes eat community dinners also known as potlucks made from scavenged food. As long as there is edible food and usable products in the trash, people will be there to pick up the waste. Extreme Couponing is an extreme sport that combines savvy shopping skills with couponing in an attempt to save as much money as possible while accumulating the most groceries.

The grocery coupons you need are out there, you just need to connect with people who have them. Here are some Extreme Couponing techniques to help you save money: 1. Clip ALL the coupons from your weekly circulars and Sunday newspaper. It's always a good policy to clip all coupons because an item may go on sale in the future and you can trade your coupons with other couponers for the ones you do want. 2. Study the weekly supermarket sales and compare this to your coupon inventory. 3. Know your supermarket's

coupon policy: a. Are expired coupons accepted? b. Can you use 10 coupons for 10 of the same items? . Can you stack a manufacturer coupon with a store coupon? d. Are there double and triple coupon days? e. Does your store accept competitor's coupons? f. How are coupon overages applied to the final bill? These are the most frequently used techniques for reducing a grocery bill significantly and how some shoppers are even entitled to cash! Since supermarket policies are constantly changing, call before you shop and ask the questions above. Make sure you write down the name of the person at the supermarket who gave you the information. 4. The local Sunday newspaper is an excellent source for grocery coupons.

Do not pay for electronic coupons. There are many websites that you can clip and print coupons for free. Janis an extreme couponer says that she uses a 3 ring binder with baseball card protector pockets and made dividers for approximately 35 categories. She buys multiple papers and hits up the local recycle bins to look for more circulars. She also exchanges with her mother and daughter. Janis said, " We all don't use the same products. Therefore, it works well for us to trade coupons. " For decades, shoppers clipped coupons from newspaper circulars, magazines and coupon booklets.

Couponing gradually declined as grocers launched loyalty-card programs that rewarded repeat shoppers with discounts. But amid the recession in the past few years, the number of coupons redeemed rose 27%, to 3. 3 billion from 2. 6 billion in 2008, says Inmar Inc. , a coupon-processing agent. The year-over-year percentage increase was the largest since Inmar started tracking the statistic more than 20 years ago. Fueling the increase isn't the

general populace but heavy coupon users, people who redeem 104 or more coupons over six months, according to an August report by The Nielsen Co.

These users tend to be females under the age of 54 with college degrees and household incomes above \$70, 000, Nielsen says. Hotcouponworld. com, which has seen its membership grow to 200, 000 from 80, 000 in the past year, targets couponers who think "there's an economic value in buying all your peanut butter for the year in one week in September," says site founder Julie Parrish, 35, of West Linn, Ore. Two years ago, she bought 50 18-ounce jars of Skippy creamy peanut butter for 17 cents each; last September, she paid 35 cents each. At retail, they cost around \$3. 9. Ms. Smith, the Charleston woman whose closet doubles as a pantry, says she disliked grocery shopping until she got laid off last year from her clerical job and, to economize, turned to couponing Web sites. On two recent trips to her local supermarket, she says she paid \$5 for \$78 worth of items, and \$2 for \$40 worth of goods. Some supermarkets recently told analysts that shoppers with an eye for discounts were executing these coupons deals with surgical precision. Carrie Petersen of Columbia, Md. , says she tries not to abuse discounts. Recently, Ms.

Petersen, 38, took 50-cent coupons for meat seasonings to a number of supermarkets that were doubling the coupons' value. Because the seasonings were already on sale for \$1 each, Ms. Petersen got them for nothing. Extreme Couponing is an extreme sport that combines savvy shopping skills with couponing in an attempt to save as much money as possible while accumulating the most groceries. The grocery coupons you

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